

Information to identify the case:			
Debtor 1:	Rosa M. Barrera		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Southern District of Texas		
Case number:	24-70057		
	Social Security number or ITIN:	xxx-xx-0253	
	EIN:	-- --	
	Social Security number or ITIN:	-- --	
	EIN:	-- --	
	Date case filed for chapter:	13	3/4/24

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Rosa M. Barrera	
2. All other names used in the last 8 years	aka Rosa Maria Barrera, dba Rossy Floreria	
3. Address	2500 N McColl Rd #1 McAllen, TX 78501	
4. Debtor's attorney Name and address	Nikie Marie Lopez-Pagan Baker & Associates 950 Echo Lane Ste. 300 Houston, TX 77024	Contact phone 713-979-2254 Email: Nikie.Lopez-Pagan@bakerassociates.net
5. Bankruptcy trustee Name and address	Yvonne V Valdez Chapter 13 Trustee 555 N Carancahua Suite 600 Corpus Christi, TX 78401	Contact phone 361-883-5786 Email: ecfmil@ch13cctx.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	United States Bankruptcy Court 1133 North Shoreline Blvd #208 Corpus Christi, TX 78401	Hours open: 8:00 am – 5:00 pm Monday through Friday Contact phone (956) 618-8065 Date: 3/23/24

For more information, see page 2

Debtor **Rosa M. Barrera**Case number **24-70057**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	April 23, 2024 at 1:15 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Telephone Conference, Call 866-709-6831, passcode 6921420										
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td data-bbox="441 283 971 346"> Deadline to file a complaint to challenge dischargeability of certain debts: </td> <td data-bbox="977 283 1334 315"> Filing deadline: 6/22/24 </td> </tr> <tr> <td colspan="2" data-bbox="441 346 1334 472"> You must file: <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </td> </tr> <tr> <td data-bbox="441 472 971 535"> Deadline for all creditors to file a proof of claim (except governmental units): </td> <td data-bbox="977 472 1334 504"> Filing deadline: 5/13/24 </td> </tr> <tr> <td data-bbox="441 535 971 598"> Deadline for governmental units to file a proof of claim: </td> <td data-bbox="977 535 1334 567"> Filing deadline: 8/31/24 </td> </tr> </table> <hr/> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <table border="0"> <tr> <td data-bbox="441 871 971 961"> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </td> <td data-bbox="977 871 1334 934"> Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors </td> </tr> </table>		Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 6/22/24	You must file: <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 5/13/24	Deadline for governmental units to file a proof of claim:	Filing deadline: 8/31/24	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors
Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 6/22/24											
You must file: <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 												
Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 5/13/24											
Deadline for governmental units to file a proof of claim:	Filing deadline: 8/31/24											
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors											
9. Filing of plan	The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent separately.											
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.											
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.											
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.											
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.											

United States Bankruptcy Court
Southern District of Texas

In re:
Rosa M. Barrera
Debtor

Case No. 24-70057-evr
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0541-7

User: ADIuser

Page 1 of 3

Date Rcvd: Mar 25, 2024

Form ID: 309I

Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 27, 2024:

Recip ID	Recipient Name and Address
db	+ Rosa M. Barrera, 2500 N McColl Rd #1, Mcallen, TX 78501-0029
aty	+ Reese W Baker, Baker & Associates, 950 Echo Lane, Suite 300, Houston, TX 77024-2824
12649386	+ 2500 N McColl Apartments, Attention: Manager, 2500 N McColl Rd, Mcallen, TX 78501-0027
12649388	+ Arabel Leal, 105 Palmview Dr. C, Mission, TX 78572-8784
12649389	Automart, 1521 I-2 W, Mission, TX 78572
12649390	+ Baker & Associates, 950 Echo Lane 300, Houston, TX 77024-2824
12649391	+ Brenda Flores, 3211 Ozuna st, Penitas, TX 78576-8458
12649392	+ Cielo Islas, 235 Western View Dr., Mission, TX 78572-7951
12649394	+ Dagne & Melissa Cantu, 2790 Pharmacy Road, Rio Grande City, TX 78582-6546
12649395	+ Dana Castelvechchi, 2901 Dallas Parkway 250, Plano, TX 75093-5980
12649403	+ Israel & Amy Martinez, 6924 Japonica St, Houston, TX 77087-1636
12649402	+ Israel & Amy Martinez, 739 Huisach St., La Joya, TX 78560-4104
12649405	+ Joana Zarate, 3214 Coconino Dr., San Antonio, TX 78211-4523
12649406	+ Joel Leal, 105 Palmview Dr. C, Mission, TX 78572-8784
12649407	+ Karina Gonzalez, 2009 West Mile 3 Rd. 500, Mission, TX 78573-4296
12649408	+ La Joya ISD, 201 E. Expressway 83, La Joya, TX 78560-4001
12649409	Laurencio Barrera, 1709 Azalea St, Mission, TX 78573-9299
12649410	+ Lewis Pena Falcon & Cook, c/o Sandra G. Falcon, Attorney, 3111 W. Freddy Gonzalez Drive, Edinburg, TX 78539-8897
12649412	Mirna Flores, 5001 E. Jasmine, Mcallen, TX 78501
12649413	+ Nayra Solis, PO Box 714, Sullivan City, TX 78595-0714
12649418	+ Texas Regional Bank, as custodian for Jon Gillespi, 2614 W Freddy Gonzalez Drive,, Edinburg, TX 78539-7351

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ Email/Text: Austin.Bankruptcy@lgbcs.com	Mar 25 2024 20:19:00	Diane Wade Sanders, Linebarger Goggan et al, PO Box 17428, Austin, TX 78760-7428
aty	+ Email/Text: edinburgbankruptcy@pbfc.com	Mar 25 2024 20:19:00	Hiram A Gutierrez, Perdue Brandon et al, 2805 Fountain Plaza Blvd, Suite B, Edinburg, TX 78539-8031
aty	Email/Text: Nikie.Lopez-Pagan@bakerassociates.net	Mar 25 2024 20:18:00	Nikie Marie Lopez-Pagan, Baker & Associates, 950 Echo Lane, Ste. 300, Houston, TX 77024
ust	+ Email/Text: USTPRegion07.SN.ECF@usdoj.gov	Mar 25 2024 20:19:00	US Trustee, 615 E. Houston Street, Suite 533, San Antonio, TX 78205-2055
cr	+ Email/Text: edinburgbankruptcy@pbfc.com	Mar 25 2024 20:19:00	City of Penitas, c/o Hiram Gutierrez, 2805 Fountain Plaza Blvd., Suite B, Edinburg, Tx 78539-8031
12649387	^ MEBN	Mar 25 2024 20:16:48	Aldous and Associates, PLLC, Attn: Bankruptcy, PO Box 171374, Holladay, UT 84117-1374
12654228	+ Email/Text: edinburgbankruptcy@pbfc.com		

District/off: 0541-7

User: ADIuser

Page 2 of 3

Date Rcvd: Mar 25, 2024

Form ID: 309I

Total Noticed: 47

		Mar 25 2024 20:19:00	City of Penitas, c/o Hiram Gutierrez, Perdue, Brandon, Fielder, Collins & Mott, 2805 Fountain Plaza Blvd., Ste. B, Edinburg Tx. 78539-8031
12649393	+ Email/Text: bankruptcy@curo.com	Mar 25 2024 20:19:00	Cvgtn Tx0026, Po Box 1947, Greenville, SC 29602-1947
12649396	^ MEBN	Mar 25 2024 20:17:51	DSRM Nat Bank/Valero, Attn: Bankruptcy, PO Box 696000, San Antonio, TX 78269-6000
12654976	+ Email/Text: Loan.Recovery@frostbank.com	Mar 25 2024 20:18:00	FROST BANK, ATTN: BANKRUPTCY DEPT. T-7, PO BOX 1600, SAN ANTONIO TX 78296-1600
12649397	+ EDI: TCISOLUTIONS.COM	Mar 26 2024 00:14:00	Firstaccs, Po Box 85710, Sioux Falls, SD 57118-5710
12649398	EDI: AMINFOFP.COM	Mar 26 2024 00:14:00	Fst Premier, 601 S Minneapolis Ave, Sioux Falls, SD 57104
12652929	+ Email/Text: Austin.Bankruptcy@lgbs.com	Mar 25 2024 20:19:00	Hidalgo County, c/o Diane W. Sanders, Linebarger Goggan Blair & Sampson, LLP, P.O. Box 17428, Austin, TX 78760-7428
12649399	Email/Text: Austin.Bankruptcy@lgbs.com	Mar 25 2024 20:19:00	Hidalgo County Tax Office, c/o Diane W. Sanders, Linebarger Goggan Blair & Sampson, LLP, PO Box 17428, Austin, TX 78760-7428
12653445	EDI: IRS.COM	Mar 26 2024 00:14:00	INTERNAL REVENUE SERVICE, P O Box 7346, Philadelphia PA 19101-7346
12649404	EDI: JEFFERSONCAP.COM	Mar 26 2024 00:14:00	Jefferson Capital Systems, LLC, 16 McLeland Road, Saint Cloud, MN 56303
12654060	Email/PDF: resurgentbknotifications@resurgent.com	Mar 25 2024 20:27:46	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
12649411	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 25 2024 20:27:41	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
12649414	Email/Text: compliance@sarma.com	Mar 25 2024 20:18:00	Sarma Coll, Attn: Bankruptcy, 555 E Ramsey Rd, San Antonio, TX 78216
12649416	Email/Text: bankruptcy@springoakscapital.com	Mar 25 2024 20:18:00	Spring Oaks Capital, Llc, Attn: Bankruptcy, P.O. Box 1216, Chesapeake, VA 23327-1216
12649417	+ Email/Text: bankruptcy@sw-credit.com	Mar 25 2024 20:19:00	SWC Group, 4120 International Parkway #100, Carrollton, TX 75007-1957
12649415	+ Email/Text: dl-csgbankruptcy@charter.com	Mar 25 2024 20:19:00	Spectrum, PO Box 60074, City of Industry, CA 91716-0074
12649419	+ Email/Text: bankruptcyfilings@tib.bank	Mar 25 2024 20:19:00	Tib Okla, Po Box 569100, Dallas, TX 75356-9100
12649420	Email/Text: bankruptcy@uplift.com	Mar 25 2024 20:18:00	Uplift, Inc., 801 El Camino Real, Menlo Park, CA 94025
12649421	EDI: CAPITALONE.COM	Mar 26 2024 00:14:00	Walmart Credit Services/Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
12649422	+ Email/Text: bk@worldacceptance.com	Mar 25 2024 20:19:43	World Finance Corp, 114 Farquhar Suite 104, Navasota, TX 77868-3687

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Hidalgo County
12649401	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA

District/off: 0541-7

User: ADIuser

Page 3 of 3

Date Rcvd: Mar 25, 2024

Form ID: 309I

Total Noticed: 47

12649400 *P++ 19101-7346, address filed with court:, Internal Revenue Service, 300 E 8th Stop 5026 AUS, Austin, TX 78701
 INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA
 19101-7346, address filed with court:, Internal Revenue Service, P.O.Box 21126, Philadelphia, PA 19114-1294

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 27, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 22, 2024 at the address(es) listed below:

Name	Email Address
Diane Wade Sanders	on behalf of Creditor Hidalgo County austin.bankruptcy@publicans.com
Hiram A Gutierrez	on behalf of Creditor City of Penitas edinburgbankruptcy@pbfc.com hidalgolegal@ecf.courtdrive.com
Nikie Marie Lopez-Pagan	on behalf of Debtor Rosa M. Barrera Nikie.Lopez-Pagan@bakerassociates.net courtdocs@bakerassociates.net;i.go@bakerassociates.net;igotnotices@gmail.com;courtdocsrbaker@gmail.com;bakerassociates@jubileebk.net;bakernotices@gmail.com;baker5151calendar@gmail.com;staff@bakerassociates.net
Reese W Baker	on behalf of Debtor Rosa M. Barrera courtdocs@bakerassociates.net i.go@bakerassociates.net;igotnotices@gmail.com;courtdocsrbaker@gmail.com;reese.baker@bakerassociates.net;bakernotices@gmail.com;baker5151calendar@gmail.com;staff@bakerassociates.net;bakerassociates@jubileebk.net
US Trustee	USTPRegion07.SN.ECF@usdoj.gov
Yvonne V Valdez	ecfmail@ch13cctx.com

TOTAL: 6